



# BENEFITS

Quick Reference Guide

To

Federal Employee Benefits



Department of  
Veterans Affairs

## Introduction

The Department of Veterans Affairs (VA) is responsible for providing a wide range of Federal benefits to veterans and their dependents. As an organization, we are committed “to care for him who shall have borne the battle and for his widow and his orphan” --- our nation’s veteran. VA offers comprehensive and state-of-the-art programs that epitomize excellence in patient care, veterans’ benefits and burial services. Because we are an organization of committed professionals, we also extend this commitment of caring to our employees.

As a Federal employee, you may participate in a number of Worklife and Benefit Programs that VA offers. Understanding these benefits may prove challenging as you experience different life events throughout your career, such as starting a family, sending children to college, or planning for your retirement.

The “*Quick Reference Guide to Federal Employee Benefits*” is a useful tool for providing a basic understanding of various Federal benefit programs offered to you as a Federal employee.

Employees should contact their local Human Resources office with specific benefit questions. Additional information regarding your Federal benefits is also available on the Office of Human Resources Management and Labor Relations, Worklife and Benefits Service’s Web site at <http://vaww1.va.gov/ohrm/>.

*VA – The **career** you want for the future you **deserve!***

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## ***Retirement System Overview***

<http://www.opm.gov/retire/html/library/index.asp>

If eligible, Federal civilian employees participate in one of two Federal retirement systems:

- Federal Employees Retirement System (FERS)
- Civil Service Retirement System (CSRS/CSRS-Offset)

With a few exceptions, the retirement system in which you participate is determined by the date you were hired. Generally, **newly hired permanent** Federal civilian employees participate in *FERS*. However, some employees may be covered under CSRS or CSRS-Offset. To determine your retirement coverage, refer to item 30 of your SF-50, Notification of Personnel Action, or your Earnings and Leave Statement.

### **Who is covered under *FERS*?**

- Employees first hired on or after January 1, 1984
- Employees rehired after a break in service of more than 365 days with less than 5 years of creditable civilian service at date of separation
- Employees who elected FERS coverage
- Employees who are rehired in a covered position after a separation from a FERS position (once FERS always FERS)

### **Who is covered under *CSRS*?**

- Employees first hired prior to January 1, 1984
- Employees *rehired* under a covered position after a break in service of less than one year (365) days from a CSRS covered position

### **Who is covered under *CSRS-Offset*?**

- Employees rehired in a covered position after a break in service of more than 1 year (365 days) and have 5 years of creditable service as of December 31, 1986.

***Note: Employees hired on an intermittent or temporary appointment (1 year or less) are excluded from retirement coverage. Temporary and intermittent employees contribute to Social Security only. Item 30 of their SF-50, Notification of Personnel Action, will reflect “2” FICA. Exception: Employees who move directly to these positions from a position under which they were covered by a retirement plan generally continue their same retirement coverage in the new position.***

## ***Section 1 - Federal Employees Retirement System (FERS)***

<http://www.opm.gov/retire/html/library/index.asp>

**FERS** is a three-tiered retirement plan: (1) Social Security benefits; (2) FERS annuity; and (3) Thrift Savings Plan. The three components of FERS work together to give you a strong financial foundation for your retirement years. If you are a rehired FERS employee who took a refund of FERS retirement contributions, refunded FERS service is not creditable for retirement purposes. There are three categories of benefits in the FERS Basic Benefit Plan:

- Immediate
- Early
- Deferred

### **Eligibility for FERS Retirement**

Eligibility for retirement is determined by your age and number of years of creditable service. In some cases, you must have reached the **Minimum Retirement Age (MRA)** to receive retirement benefits. Use the following chart to figure your MRA.

| <b><u>Minimum Retirement Age</u></b> |                  |
|--------------------------------------|------------------|
| If you were born                     | Your MRA is      |
| Before 1948                          | 55               |
| In 1948                              | 55 and 2 months  |
| In 1949                              | 55 and 4 months  |
| In 1950                              | 55 and 6 months  |
| In 1951                              | 55 and 8 months  |
| In 1952                              | 55 and 10 months |
| In 1953 through 1964                 | 56               |
| In 1965                              | 56 and 2 months  |
| In 1966                              | 56 and 4 months  |
| In 1967                              | 56 and 6 months  |
| In 1968                              | 56 and 8 months  |
| In 1969                              | 56 and 10 months |
| In 1970 and after                    | 57               |

**Immediate** – An immediate retirement benefit is one that starts within 30 days from the date you stop working.

If you meet one of the following sets of age and service requirements, you are entitled to an immediate retirement benefit:

| <b><u>AGE</u></b> | <b><u>YEARS OF SERVICE</u></b> |
|-------------------|--------------------------------|
| 62                | 5                              |
| 60                | 20                             |
| MRA               | 30                             |
| MRA               | 10                             |

If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.

**Early** – Refers to special eligibility rules as follows:

The early retirement benefit is available in certain involuntary separation cases and in cases of voluntary separations during a major reorganization or reduction-in-force (RIF).

To be eligible, you must meet the following requirements:

| <b><u>AGE</u></b> | <b><u>YEARS OF SERVICE</u></b> |
|-------------------|--------------------------------|
| 50                | 20                             |
| Any Age           | 25                             |

**Deferred** – Refers to delayed payment of benefit until criteria are met, as follows:

If you leave Federal service before you meet the age and service requirements for an immediate retirement benefit, you may be eligible for deferred retirement benefits. To be eligible, you must have completed at least 5 years of creditable civilian service.

You may receive deferred retirement benefits when you reach one of the following age requirements:

| <u>AGE</u> | <u>YEARS OF SERVICE</u> |
|------------|-------------------------|
| 62         | 5                       |
| 60         | 20                      |
| MRA        | 30                      |
| MRA        | 10                      |

If you retire at the MRA with at least 10, but less than 30 years of service, your benefit will be reduced by 5 percent a year for each year you are under 62, unless you have 20 years of service and your benefit starts when you reach age 60 or later.

Disability Retirement – To apply for a disability retirement under FERS, you must have a minimum of 18 months of creditable civilian service.

**FERS** basic annuity benefits are based primarily on:

- Amount of creditable service
- \*Your high-3 average salary

*\*Note: High-3 average salary is the average salary for the highest 3 consecutive years of service.*

### **How is the annuity computed under FERS?**

Below is the formula used for computing an annuity under FERS:

$$1.0\% \times \text{High-3 Average Salary} \times \text{years and months of service}$$

If, at the time of your retirement, you are age 62 or older and have 20 or more years of service, your annuity will be computed using 1.1% for each year of service.

Sick leave cannot be used in the computation of a FERS annuity.

***Note: Under Title 38 provisions, Registered Nurses and Certified Registered Nurse Anesthetists who retire from VA on an immediate annuity or die while employed in that position leaving any survivor entitled to an annuity, will receive credit for any unused sick leave in the computation of their FERS annuity. However, sick leave will not be counted in determining average pay or annuity eligibility.***

### **Law Enforcement Officers/Firefighters Annuity Formula:**

1.7% x High-3 Average Salary x first 20 years of creditable service, plus

1.0% x High-3 Average Salary x remaining years and months of service

FERS employees also receive a **Special Retirement Supplement** until age 62 that approximates the Social Security benefit earned in Federal service. You may be eligible for a Special Retirement Supplement if you retire:

- After the Minimum Retirement Age (MRA) with 30 years of service;
- At age 60 with 20 years of service; OR
- Upon involuntary or early voluntary retirement (age 50 with 20 years of service, or at any age with 25 years of service) after the Office of Personnel Management determines that your agency is undergoing a major reorganization, reduction-in-force (RIF) or transfer of function. You will not receive the Special Retirement Supplement until you reach your MRA.

*Note: Physicians and Dentists covered under Title 38 provisions must complete 15 years of creditable service in order to use Physician/Dentists Special Pay as basic pay in determining the high-3 average salary used in the computation of a FERS annuity.*

### **Deposit/Redeposit under FERS**

#### **Deposit under FERS - What is it?**

As an employee covered under FERS, you may have previous periods of Federal civilian employment during which **no retirement** contributions were withheld from your salary. Those periods of service are called **deposit service** or non-deduction service. Since retirement contributions were not withheld from your salary, the Government was not able to save and invest money over the years to help pay for the benefits you will receive when you are eligible to retire.

If you have deposit service, you may have the option of making a payment (a deposit) to the Office of Personnel Management (OPM) to fully cover the period(s) of service. If you pay the deposit, you will receive full credit toward retirement for the period(s) of service.

***Note: You cannot make a deposit for FERS non-deduction service performed on and after January 1, 1989. FERS non-deduction service on and after January 1, 1989, does not count toward retirement. You cannot make a payment to receive credit. FERS deposits are only allowed for service performed before January 1, 1989. Contact your local Human Resources office if you have additional questions regarding non-deduction service.***

### **How do I know if I have deposit service?**

If your work history includes non-permanent service under an appointment excluded from retirement coverage (see below), you will have deposit service. There is no exception to these exclusions.

### **Appointments excluded from FERS include:**

- Temporary appointments (limited to 1 year or less)
- Intermittent appointments (unless you are also on a career or career conditional appointment)

You can find out which retirement system you are in (or were in) by looking at block 30 on your SF-50, Notification of Personnel Action.

### **What is the effect of an unpaid deposit under FERS?**

The basic FERS deposit rule is simple: **no deposit, no credit.** If you do not pay the deposit, you will not receive any credit toward retirement for the service (eligibility or computation).

### **Other points about FERS deposits:**

- FERS deposits are only allowed for deposit service performed before January 1, 1989.
- FERS non-deduction service on and after January 1, 1989, is not creditable. The service does not count toward retirement (eligibility or computation). You are not allowed to make a deposit.
- If you transferred to FERS from CSRS or CSRS-Offset, you may have a CSRS component. This means that if you have a CSRS component at retirement you will have two retirement computations, one under CSRS rules and one under FERS rules.

### **How much will the Deposit cost?**

The amount of the deposit is based on a percentage of the salary you earned during the period of deposit or non-deduction service, plus interest. Your servicing Human Resources office can prepare an estimate of the deposit owed.

The deposit rate for FERS is:

- 1.3% of the salary you earned during the period of deposit service (plus interest).

### **Redeposit under FERS - What is it?**

As employees, we make contributions (also called deposits) to FERS, if we are in a position with retirement coverage. When those contributions are made to FERS, they are moved directly from your pay and automatically invested in the retirement fund. VA also makes contributions to the retirement fund for all employees who are making deposits. These funds and the interest earned are the source of income for the pay you will receive after retirement. Your retirement pay is called an annuity.

If you leave civil service for more than 30 days, you may request and receive a **refund** of the contributions (deposits) you have paid into FERS. When you receive this refund of your deposits, the period of service (dates of employment) represented by the refunded deposits is now called **redeposit service**.

### **If I take a refund of my retirement contributions, can I pay it back?**

It depends on which retirement system you were in when you received your refund of your contributions and a few other factors. First and foremost, you must be reemployed in a covered position (position with retirement coverage) in order to make a redeposit.

- A FERS employee who receives a refund of FERS retirement contributions (or deposits) **may not** make a redeposit. **This means that you have forever lost the period of refunded FERS service for retirement purposes.**

The rules are more complicated for FERS employees who received a refund of prior CSRS contributions. Some CSRS redeposit service falls under CSRS rules, other CSRS redeposit service falls under FERS rules. To find the right rule for your CSRS redeposit service, you need to determine whether you will have a **CSRS component** to your annuity when you retire. A CSRS component is the part of a FERS retirement benefit that is credited and computed using the CSRS rules and the CSRS annuity formula. The annuity formula determines how much each year of service will be worth in your annuity (i.e., a percentage of your high-3 average salary). CSRS and FERS have different annuity formulas.

### **How will I know if I have a CSRS component?**

You will have a CSRS component if you **elected** to transfer to FERS **and** you had at least **5 years** of creditable civilian service under CSRS or under FICA (Social Security coverage only) before electing FERS.

- If you have a CSRS component, you may make a redeposit for CSRS redeposit service. It does not matter whether the CSRS refund was received before or after your transfer to FERS. Since the CSRS redeposit service will be used in your CSRS component, you use the CSRS rules to determine the affect of the redeposit service.
- If you have a CSRS component, you may make a redeposit for CSRS Interim or CSRS-Offset redeposit service, **only** if you applied for the refund of the contributions (deposits) **before** you transferred to FERS. Now that you are FERS, the CSRS Interim and CSRS-Offset service will fall under FERS redeposit rules (not CSRS rules).

***Note: CSRS Interim service pertains to employees first hired, rehired or converted to a covered position for the first time on or after January 1, 1984. CSRS Interim was implemented pending the establishment of the Federal Employees Retirement System (FERS).***

You **will not** have a CSRS component if you were **automatically** placed in FERS, or if you **elected** to transfer to FERS but you had less than **5 years** of creditable civilian service under CSRS or under FICA (Social Security coverage only) before electing FERS.

- If you do not have a CSRS component, you may make a redeposit for CSRS, CSRS Interim, or CSRS-Offset redeposit service, **only** if you applied for the refund of the deposits **before** you transferred to or became covered under FERS. Since you will not have a CSRS component, the FERS redeposit rules apply to all your redeposit service.
- If you do not have a CSRS component, you **may not** make a redeposit for CSRS, CSRS Interim, or CSRS-Offset redeposit service, if you applied and received a refund of the deposits **after** you transferred to FERS.

### **Who may make a Redeposit?**

Deposits/Redeposits can be made by a current employee covered by FERS, a separated employee eligible for an immediate annuity, a former employee eligible for a deferred annuity, or the spouse or former spouse of a deceased employee entitled to survivor annuity benefits.

### **How do I make a Deposit/Redeposit?**

- Ask your servicing Human Resources office for assistance in completing the FERS redeposit form. If you intend to make a redeposit, complete the following form:

#### **FERS – SF-3108, Application to Make Service Credit Payment for Civilian Service**

- Complete the front of the form and submit it to your servicing Human Resources office. *Note: If you plan to retire within 6 months, submit the form with your retirement application.*
- Your servicing Human Resources office completes the remainder of the form. They may also complete a RI 95-1, Agency Checklist (for FERS). Both forms (SF-3108 and the RI 95-1) will be mailed to the Office of Personnel Management (OPM), Retirement Operations Center, Boyers, PA 16017.
- OPM computes the amount of your redeposit (including interest) and mails you an official bill.
- You can pay the redeposit in full or in installments of at least \$50. You cannot pay the redeposit through payroll deductions, but you can arrange for electronic funds transfer (EFT) payments from your bank account to OPM.
- Each time you make a redeposit payment, OPM will send you a receipt showing the new redeposit balance. Keep these receipts for your records because your redeposit payments will not be reflected in the retirement contribution block of your Leave and Earnings Statement.
- Redeposits may be paid before or after retirement, but before the final adjudication of your retirement claim. If the redeposit is not paid in full before your retirement claim is finalized, for refunds on or after October 1, 1990, OPM will send you a refund of the incomplete redeposit. For refunds before October 1, 1990, OPM will use the remaining amount in the redeposit in the formula to determine the reduction.

## Post 56 – Military Deposit under FERS

The military started deducting Social Security from military wages on January 1, 1957. Congress enacted a law in 1982 giving employees the opportunity to make a deposit into their civilian retirement system for the active military time served after 1956.

Individuals who make the deposit are entitled to credit for the military service under both the Social Security system and the applicable civilian retirement system. Note: No interest will be computed if a deposit for military service is made within 2 years after the date you first became employed. If the deposit is not completed in the 2-year period, interest will be posted to your account 1 year after the 2-year period; thus the total effective interest-free period is 3 years minus 1 day.

**FERS** – If you are under FERS, you will receive retirement credit for active duty military **ONLY** if a deposit for military service is made. The amount of the deposit is 3% of the basic pay earned during the period(s) of service, plus interest, if applicable.

If you are a military retiree, you must waive your military retirement pay and pay a deposit to receive credit for any Post-56 military service used to determine your length of service requirement and to compute your annuity. There are rare exceptions. Talk with your local servicing Human Resources office for additional information regarding the crediting of military service time toward your retirement.

### **How do you make a Post-56 Military Deposit?**

If you decide to pay your Post-56 military and any interest owed (by either lump sum or installment payments), you need to complete the following forms:

- Employees covered under **FERS** – complete SF-3108, Application to Make Service Credit Payment for Civilian Service; AND
- RI 20-97, Estimated Earnings During Military Service

The RI 20-97 will be forwarded, with a copy of your DD-214(s) (military discharge certificate), to the appropriate military pay center(s).

Contact your local Human Resources office for the necessary paperwork and assistance in starting in this process.



## **Section 2 - Civil Service Retirement System (CSRS)**

<http://www.opm.gov/retire/html/library/index.asp>

**CSRS:** If you were hired **BEFORE 1984**, you are covered under CSRS unless you elected to be covered under FERS, or had a break in service of more than 1 year. There are some employees who are covered under CSRS-Offset. **If you are a rehired CSRS or CSRS-Offset employee, you will have a 6-month window from the date of rehire to elect FERS coverage.**

### **Eligibility for CSRS Retirement**

You may retire under CSRS at the following ages, and receive an immediate annuity, if you have at least the amount of Federal Service shown in the table below:

| Type of retirement          | Minimum Age   | Minimum Service (Years) | Special Requirements   |
|-----------------------------|---------------|-------------------------|--|
| <b>Optional</b>             | 62            | 5                       | None   |
|                             | 60            | 20                      | None   |
|                             | 55            | 30                      | None   |
| <b>Special Optional</b>     | 50            | 20                      | You must retire under special provisions for air traffic controllers or law enforcement and firefighter personnel. Air traffic controllers can also retire at any age with 25 years of service as an air traffic controller. |
| <b>Early Optional</b>       | Any Age<br>50 | 25<br>20                | Your agency must be undergoing a major reorganization, reduction-in-force, or transfer of function determined by the Office of Personnel Management. Annuity is reduced if less than 55.                                     |
| <b>Discontinued Service</b> | Any Age<br>50 | 25<br>20                | Your separation is involuntary and not a removal for misconduct delinquency.   |
| <b>Disability</b>           | Any Age       | 5                       | You must be disabled for useful and efficient service in your current position and any other vacant position.  |

**CSRS** basic annuity benefits are based primarily on:

- Amount of creditable service
- \*Your high-3 average salary

*\*Note: High-3 average salary is the average salary for the highest 3 consecutive years of service.*

### **How is the annuity computed under CSRS?**

Below is the formula used for computing an annuity under CSRS:

1.5% x High-3 Average Salary x first 5 years of creditable service, plus  
1.75% x High-3 Average Salary x second 5 years of creditable service, plus  
2.0% x High-3 Average Salary x remaining years and months of creditable service (including credit for unused sick leave).

### **Law Enforcement Officers/Firefighters annuity formula:**

2.5% x High-3 Average Salary x the first 20 years of creditable service, plus  
2.0% x High-3 Average Salary x remaining years and months of creditable service (including credit for unused sick leave).

***Note: Physicians and Dentists covered under Title 38 provisions must complete 15 years of creditable service in order to use Physician/Dentist Special Pay, as basic pay in determining the high-3 average salary used in the computation of a civil service annuity.***

## **Deposit/Redeposit under CSRS**

### **Deposit under CSRS - What is it?**

As an employee currently covered under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS), you may have previous periods of Federal civilian employment during which **no retirement** contributions were withheld from your pay.

Those periods of service are called **deposit service** or non-deduction service. Since retirement contributions were not withheld from your pay, the Government was not able to save and invest money over the years to help pay for the benefits you will receive when you are eligible to retire.

If you have deposit service, you may have the option of making a payment (a deposit) to the Office of Personnel Management (OPM) to fully cover the period(s) of service. If you pay the deposit, you will receive full credit toward retirement for the period(s) of service.

### **How do I know if I have Deposit service?**

If your work history includes non-permanent service under an appointment excluded from retirement coverage (see below), you will have deposit service. There is no exception to these exclusions. If you were covered under CSRS and then you transferred to an excluded appointment without a break in service of more than 3 days, you should have remained covered by the same retirement system. This exception is called continuity of service.

### **Appointments excluded from CSRS include:**

- Temporary appointments (limited to 1 year or less)
- Temporary appointments pending establishment of a register
- TERM appointments
- Indefinite appointments
- Intermittent appointments (unless you are also on a career or career conditional appointment)

You can find out which retirement system you are in (or were in) by looking at block 30 on your SF-50, Notification of Personnel Action.

### **What is the effect of an unpaid Deposit under CSRS?**

If the unpaid deposit is for CSRS deposit service performed before October 1, 1982:

- Eligibility: you receive length of service credit for the period of deposit service.
- Computations: you receive length of service credit for the period of deposit service.
- Reduction: your annuity payment is permanently reduced. Your annual annuity payment amount is reduced by 10% of the unpaid deposit plus any applicable interest.

If the unpaid deposit is for CSRS deposit service performed on or after October 1, 1982:

- Eligibility: you receive length of service credit for the period of deposit service.
- Computations: you **do not** receive length of service credit for the period of deposit service. In order to use these periods of service in the annuity computation, you must make a deposit.

### **How much will the Deposit cost?**

The amount of your deposit is based on a percentage of the salary you earned during the period of deposit or non-deduction service, plus interest. Your servicing Human Resources office can prepare an estimate of the deposit owed.

- The CSRS deposit rate is 7% of the salary you earned during the period of deposit service, plus interest.

### **Redeposit under CSRS - What is it?**

As employees, we make contributions (also called deposits) to either CSRS or FERS, if we are in a position with retirement coverage. When those contributions are made to CSRS or FERS, they are moved directly from your pay and automatically invested in a retirement fund. The VA also makes contributions to the retirement fund for all employees who are making deposits. These funds and the interest earned are the source of income for the pay you will receive after retirement. Your retirement pay is called an annuity.

If you leave civil service for more than 30 days, you may request and receive a **refund** of the contributions (deposits) you have paid into CSRS. When you receive this refund of your deposits, the period of service (dates of employment) represented by the refunded deposits is now called **redeposit service**.

### **If I take a refund of my retirement contributions, can I pay it back?**

First and foremost, you must be reemployed in a covered position in order to make a redeposit.

- A CSRS employee may make a **redeposit** (a payment to the retirement fund) to pay for CSRS redeposit service.

### **What is the effect of an unpaid Redeposit under CSRS?**

If the unpaid redeposit is for CSRS redeposit service performed **before October 1, 1990 and retirement benefits are not based on Disability or Death-in-Service:**

- Eligibility: you receive length of service credit for the period of redeposit service.
- Computation: you receive length of service credit for the period of redeposit service.
- Reduction: your annuity payment is permanently reduced. The reduction to your monthly annuity payment is based on your age at retirement and the amount of the redeposit owed. This is called an **actuarial reduction**.

If the unpaid redeposit is for CSRS redeposit service performed **on or after October 1, 1990 or retirement benefits are based on Disability Retirement or Death-in-Service:**

- Eligibility: you receive length of service credit for the period of redeposit service.
- Computation: you **do not** receive length of service credit for the period of redeposit service, unless a redeposit is made.

### **Who may make a Redeposit?**

Deposits/Redeposits can be made by a current employee covered by CSRS (including CSRS-Offset), a separated employee eligible for an immediate annuity, a former employee eligible for a deferred annuity, or the spouse or former spouse of a deceased employee entitled to survivor annuity benefits.

### **How do I make a Deposit/Redeposit?**

- Ask your servicing Human Resources office for an estimate of the deposit owed.
- If you intend to make a deposit, complete the following form:

#### **CSRS Service – SF-2803, Application to Make a Deposit or Redeposit**

- Complete the front of the form and submit it to your servicing Human Resources office. Note: If you plan to retire within 6 months, submit the form with your retirement application.
- Your servicing Human Resources office completes the remainder of the form. They may also complete an “Agency Checklist” (RI 36-56 for CSRS). Both forms will be mailed to the Office of Personnel Management (OPM), Retirement Operations Center, Boyers, PA 16017.

- OPM computes the amount of your deposit (including interest) and mails you an official bill.
- You can pay the deposit in full or in installments of at least \$50. You cannot pay the deposit through payroll deductions, but you can arrange for electronic funds transfer (EFT) payments from your bank account to OPM.
- Each time you make a deposit payment, OPM will send you a receipt showing the new deposit balance. Keep these receipts for your records, because your deposit payments will not be reflected in the retirement contribution block of your Leave and Earnings Statement.
- Deposits must be paid before or after retirement, but before the final adjudication of your retirement claim. If the deposit is not paid in full before your retirement claim is finalized, OPM will send you a refund of the incomplete deposit.

### Post – 56 Military Deposits under CSRS

The military started deducting Social Security from military wages on January 1, 1957. Congress enacted a law in 1982 giving employees the opportunity to make a deposit into their civilian retirement system for the active military time served after 1956. Individuals who make the deposit are entitled to credit for the military service under both the Social Security system and the applicable civilian retirement system.

***Note: No interest will be computed if a deposit for military service is made within 2 years after the date you first became employed. If the deposit is not completed in the 2-year period, interest will be posted to your account 1 year after the 2-year period; thus the total effective interest-free period is 3 years minus 1 day.***

**CSRS** – The amount of deposit is 7% of the basic pay earned during the period(s) of service, plus interest, if applicable. The rules for Post-56 military deposits under CSRS are as follows:

- If you were first employed under **CSRS on or after October 1, 1982**, you will receive retirement credit for Post-56 military service only if a deposit is made.

- If you were first employed under **CSRS before October 1, 1982**, you will have the option of either (1) making a deposit for the military service, or (2) receiving service credit, but having your annuity recomputed at age 62 to eliminate the Post-56 military service. (This only occurs if you are eligible for Social Security.) If you do not currently have enough quarters to be eligible for Social Security benefits and will not have enough quarters by age 62, there may be no advantage to making a deposit for the Post-56 military service.

If you are a military retiree, you must waive your military retirement pay and pay a deposit, plus applicable interest, to receive credit for any Post-56 military service used to determine your length of service requirement and to compute your annuity. There are rare exceptions. Talk with your local Human Resources office for additional information regarding the crediting of military service time toward your retirement.

### **How do you make a Post-56 Military Deposit under CSRS?**

If you decide to pay your Post-56 military and any interest owed (by either lump sum or installment payments), you need to complete the following forms:

- Employees covered under **CSRS** – complete SF-2803, Application to Make Deposit or Redeposit
- RI 20-97, Estimated Earnings During Military Service

The RI 20-97 will be forwarded, with a copy of your DD-214(s) (military discharge certificate), to the appropriate military pay center(s).

Contact your local Human Resources office for the necessary paperwork and assistance in starting this process.



## ***Section 3 - Federal Employees' Group Life Insurance (FEGLI) Program***

<http://www.opm.gov/insure/life/>

**FEGLI** is term insurance with no cash value. Eligible employees are **automatically enrolled in Basic Life Insurance unless they waive the coverage**. (*Exception: If you are hired on a Temporary Appointment (1 year or less), you are not eligible to participate in the FEGLI Program*). Within the first 31 days after your eligible appointment, you may elect to waive or elect optional insurance coverage by completing a SF-2817, Federal Employees' Group Life Insurance Election form. Any options not elected will be deemed as waived.

The FEGLI program offers **Basic Life insurance** (which you must have to elect the options), and **Optional life insurances**: Option A-Standard, Option B-Additional, and Option C-Family.

- **Basic Life** – equals your annual salary, rounded to the next \$1,000, plus \$2,000 (Example: Annual salary is \$32,980 rounded up to \$33,000 plus \$2,000 equals \$35,000 worth of Basic Life Insurance). Under Basic insurance, accidental dismemberment benefits for the loss of a hand, foot, or eye (or the sight in one eye) is equal to one-half of your Basic Insurance Amount. For the loss of two or more of these, benefits are equal to your Basic Insurance Amount.
- **Option A – Standard** – has an insurance value of \$10,000. Under Option A, accidental death benefits are equal to the amount of Option A coverage (\$10,000). Accidental dismemberment benefits for the loss of a hand, foot, or eye (or the sight in one eye) are equal to one-half of your Option A coverage (\$5,000). For the loss of two of these, benefits are equal to your Option A coverage.
- **Option B – Additional** – allows you to choose from one to five times your salary. If you chose two times your salary, your annual salary would be rounded up to the next thousand, multiplied by two. (Example: Annual salary is \$32,980, rounded up to \$33,000, times two, would equal \$66,000.)
- **Option C – Family** – insures your eligible family members. You may elect either one to five multiples of coverage. Each multiple is equal to \$5,000 for your spouse and \$2,500 for each of your eligible dependent children. Example: If you elect 3 multiples and your spouse dies, you would receive \$15,000 (3 times \$5,000). If one of your eligible dependent children dies, you would receive \$7,500 (3 times \$2,500).

The number of multiples you elect applies to all of your eligible family members. You cannot elect a number of multiples for your spouse that is different from the number of multiples for your eligible dependent children.

If you waived Basic Life insurance coverage or did not elect additional options, at a later date you may want to elect or increase your insurance. To accomplish this, **at least one year must have passed since the effective date of your waiver, and you must provide satisfactory medical evidence of insurability.**

If you would like to determine the value of your FEGLI life insurance or calculate how much your FEGLI coverage will cost you, go to

<http://www.opm.gov/calculator/index.htm>.

***Note: Employees who are hired under a temporary (1 year or less) or intermittent appointment are not eligible to participate in the FEGLI Program. Exception: Employees who move directly from a permanent position under which they were enrolled in FEGLI to a temporary position may be eligible to continue their FEGLI coverage in their new position.***

### **Information for Reemployed Annuitants regarding FEGLI**

If you have a temporary appointment (1 year or less), your life insurance will be administered by OPM and FEGLI premiums will be withheld from your annuity.

If you have been hired on a **permanent appointment**:

**Basic Life Insurance** – As a reemployed annuitant, you automatically get Basic Life insurance just like any other employee. Withholdings are made from your salary, even if you are over age 65. In addition, even if you are over age 65, your life insurance coverage as an employee will not reduce. The Post-65 reductions that you elected at retirement only affect you as a retiree. The amount of your Basic Life insurance is based on your salary as an employee, before reduction of salary by the amount of your annuity. **Accidental Death & Dismemberment is part of the Basic Life insurance benefit and is provided at no extra cost.**

**Option A and Option C Life Insurance** – If you had Option A and/or Option C as an annuitant, that coverage as an annuitant is suspended. You automatically get Option A and Option C insurance as an employee. There is no need to complete a new SF-2817, Life Insurance Election form. Withholdings are made from your pay, even if you are over age 65. In addition, even if you are over age 65, your life insurance coverage as an employee will not reduce.

The amount of Option A is \$10,000. Accidental Death & Dismemberment is included. Each multiple of Option C is \$5,000 for a spouse and \$2,500 for an eligible child.

If you do not have Option A or Option C as an annuitant, you can elect it if you have been separated from service for at least 180 days. If separated from service **LESS** than 180 days, any waiver of life insurance done during your prior employment remains in effect.

**Option B Life Insurance** – When you have Option B as an annuitant, you will be given an opportunity within 31 days of reemployment to choose whether to keep Option B as an annuitant or have it as an employee.

If you wish to keep it as an annuitant, you don't have to take any action. Withholdings will continue to be made from your annuity (unless you are over age 65 and have elected Full Reduction).

If you want to have Option B as an employee, you must complete the Life Insurance Election form, SF-2817, within 31 days after reemployment. You must include all the insurance you want, not just Option B. The amount of Option B coverage will be based on your salary as an employee before reduction of salary by the amount of your annuity. Withholdings will be made from your salary.

If you didn't have Option B as an annuitant, you can elect it as an employee if you have been separated from service for at least 180 days. If separated from service **LESS** than 180 days, any waiver of life insurance during your prior employment remains in effect. If you have fewer than 5 multiples of Option B as an annuitant and elect to have it as an employee, you can increase the number of multiples, unless your break in service is less than 180 days.

***Note: If you file a waiver of Basic insurance as a reemployed annuitant, you also cancel the suspended Basic insurance and all Optional insurance you had as an annuitant. You cannot get it back when you leave employment.***

***If you file a waiver of Option A or Option C as a reemployed annuitant, you also cancel the suspended Option A or Option C insurance you had as an annuitant. You cannot get it back when you leave employment.***

***Note continued: If you elected to have Option B as an employee you can later file a waiver to “cancel” the Option B coverage. This does not cancel the suspended Option B insurance you had as an annuitant. In this case, it restores it. You must complete a Life Insurance Election form, SF-2817.***

For additional information on the FEGLI program, contact your local Human Resources office or go to <http://www.opm.gov/insure/life/76-21/page1.htm>.

## **Section 4 - Federal Employees Health Benefits (FEHB) Program**

<http://www.opm.gov/insure/health/index.asp>

As a Federal employee, you have **60 days from the day you first became employed**, or eligible, to make a health insurance election. If you do not enroll in FEHB, you will not be able to obtain health insurance until an open season or you have a **qualifying life event** that would allow you to enroll. **The FEHB open season occurs each year during November and December.** Before enrolling in FEHB, we encourage you to review the RI 70-1, Guide to Federal Employees Health Benefits Plans, to determine which plans you are eligible for, the basic services each plan provides, and the cost of each FEHB plan. Once you have narrowed down your choice of health plans, you should review the specific plan brochures for detailed coverage information. If you enroll in FEHB, your enrollment will be effective at the beginning of the pay period following the one in which your completed election form is received in your local Human Resources office.

FEHB open seasons take place in November and December of each year. During an open season you may:

- Enroll (if you are not already enrolled)
- Change plans
- Change from Self to Self and Family or vice versa
- Change type of enrollment or premium conversion

***Note: If you are not enrolled under the FEHB program and are hired under a temporary (1 year or less) or an intermittent appointment, you would not be eligible to participate in the FEHB program. Exception: Employees who move directly from a permanent position to a temporary position under which they were covered by FEHB may continue their FEHB coverage in the new position. Also, employees who have completed one continuous year as a temporary employee may elect FEHB coverage. However, they are responsible for the entire FEHB premium (both the Government and employee share).***

The FEHB Program offers “**Premium Conversion.**” Premium Conversion is a “pre-tax” arrangement, meaning that the part of your salary that goes for health insurance premiums is non-taxable. That means that you save on Federal income tax and FICA (social security) taxes.

Participation in Premium Conversion limits your ability to cancel your FEHB coverage and make a change from Self and Family to Self Only. If you participate in Premium Conversion you can only make these changes during an Open Season or due to a specific life event. You will be **automatically** enrolled in Premium Conversion unless you elect to waive it.

**If you do not wish to participate in Premium Conversion, you must complete the Federal Employees Health Benefits (FEHB) program Premium Conversion Waiver/Election form within 60 calendar days from the date you became eligible for FEHB or during an Open Season.** To obtain this form go to [http://www.opm.gov/asd/pdf/2000/00-215\\_attach3.pdf](http://www.opm.gov/asd/pdf/2000/00-215_attach3.pdf).

For addition information regarding Premium Conversion go to <http://www.opm.gov/insure/health/pretaxfehb/index.asp>.

### **What is a “qualifying life event”?**

A qualifying life event describes events that are acceptable to the Internal Revenue Service (IRS) that allow Premium Conversion participants to change their participation election for Premium Conversion outside of a FEHB open season. Some of the qualifying life events that may allow you to change your Premium Conversion election are:

- Changes in entitlement to Medicare or Medicaid for you, your spouse, or dependents;
- Employment status (i.e., change in your employment status or that of your spouse or dependent from full-time to part-time, or the reverse), start of your spouse’s employment, your spouse or dependent is employed in a position that offers health insurance; or
- Start or end of an unpaid leave of absence, your spouse or your dependent, significant change in the cost or conditions of your spouse’s health care coverage related to your spouse’s employment that affects you.

## Information for Reemployed Annuitants Regarding FEHB

### **If you have been hired on a permanent appointment:**

Your FEHB will be transferred from your retirement system to the Department of Veterans Affairs. FEHB premiums will be deducted from your salary as an employee, not from your annuity. ***This applies only if you participate in Premium Conversion.***

If you waive participation in Premium Conversion, you will keep your FEHB as an annuitant and your premiums will be deducted on an after-tax basis from your annuity.

If you are not enrolled under the FEHB program as an annuitant, you are eligible to enroll in the FEHB program **within 60 days from the date you first became eligible to make a health insurance election.** You must complete a SF-2809, Employee Health Benefits Election form. If you do not enroll in the FEHB program, you will not be able to obtain health insurance until an open season or you have a qualifying life event that would allow you to enroll.

***Note: If you are not enrolled under the FEHB Program and are hired under a temporary appointment (1 year or less), you would not be eligible to participate in the FEHB program. If you carried FEHB into retirement, your FEHB continues as an annuitant and withholding continues to be made from your annuity payments.***



## ***Section 5 - Beneficiaries***

<http://www.opm.gov/forms/html/sf.asp>

The completion of beneficiary forms is a personal choice. Designating beneficiaries is the act of specifying to which person(s) any money payable to you is to be paid when you die. The money that you can designate from your Federal benefits is *your unpaid salary, lump sum annual leave, Thrift Savings Plan (TSP) account, Federal Employees' Group Life Insurance (FEGLI), and Civil Service Retirement (CSRS) or Federal Employees Retirement System (FERS) accounts.*

If you do not designate a beneficiary(ies), money payable upon your death will be paid under the Federal Order of Precedence:

- Your spouse. If none, then to
- Your children (or descendants of deceased children) in equal shares. If none, then to
- Parents, in equal shares. If none, then to
- The executor or administrator of your estate. If none, then to
- The next of kin according to the laws of the state in which you resided at the time of death.

### **The forms for designating beneficiaries are:**

- SF-1152, Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee)
- TSP-3, Thrift Savings Plan Designation of Beneficiary
- SF-2823, Designation of Beneficiary (Federal Employees' Group Life Insurance)
- SF-2808, Designation of Beneficiary (Civil Service Retirement System) or SF-3102, Designation of Beneficiary (Federal Employees Retirement System)



## ***Section 6 - Flexible Spending Accounts (FSA) Program***

<https://www.fsafeds.com/fsafeds/>

**FSA** enables eligible employees to pay for certain benefits with “pre-tax” dollars. FSA elections are completely voluntary. You may choose to make a voluntary allotment from your salary to your FSA and you will not pay employment or income taxes on your allotments.

### ***Two FSAs are offered to eligible employees:***

- ***Health Care FSA (HCFSA)*** – through which employees may use pre-tax allotments to pay for certain health care expenses that are not reimbursed by FEHB or any other source and not claimed on the participant's income tax return. The maximum amount an employee may set aside in any tax year is \$4,000 and the minimum amount is \$250.
- ***Dependent Care FSA (DCFSA)*** – through which employees may use pre-tax allotments to pay for eligible dependent care expenses. The maximum amount an employee may set aside in any tax year is \$5,000 (\$2,500 if the employee is married and filing a separate income tax return) and the minimum amount is \$250.

If you have questions regarding the FSA program or wish to enroll in FSA, you should visit OPM’s FSAFEDS Web site at <http://www.fsafeds.com/fsafeds/>. The FSAFEDS Web site includes an overview of FSAs; a calculator to help estimate how much to put into HCFSA or DCFSA; and Frequently Asked Questions (FAQs). Employees who have questions or wish to enroll in FSA can call toll free 1-877-FSAFEDS (372-3337) to speak to a Benefit Counselor, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time. If you are hearing impaired, the TTY/TDY number is 1-800-952-0450. Questions regarding FSA can also be emailed to [FSAFEDS@shps.net](mailto:FSAFEDS@shps.net).



## ***Section 7 - Federal Long Term Care Insurance (FLTCI) Program***

<http://www.ltcfeds.com>

**FLTCI** is available to VA employees eligible for long term care. The need for long term care usually arises from age or chronic illness, injury or disability. Long term care is the type of care that you may need if you can no longer perform “activities of daily living” by yourself such as eating, bathing, or getting dressed. It also includes the kind of care you would need if you have a severe cognitive impairment like Alzheimer’s disease.

Care can be received in a variety of settings including your own home, assisted living facilities, adult day care centers, or hospice facilities. Long term care can be covered completely or in part by long term care insurance. Most plans let you choose the amount of coverage you want, as well as how and where you want to use your benefits. A comprehensive plan includes benefits for all levels of care, custodial to skilled.

You do not need to be enrolled in the Federal Employees' Group Life Insurance (FEGLI) Program, the Federal Employees Health Benefits (FEHB) Program, TRICARE or any other program to apply for this Program. However, someone currently receiving Medicaid assistance should probably not be purchasing long term care insurance.

### **Who is eligible to apply for Long Term Care insurance?**

Employees eligible to apply for this insurance coverage are:

- **Employees** - Federal and U.S. Postal Service employees and active members of the uniformed services. For Federal and Postal employees, in general, if you are in a position eligible for FEHB coverage, you are eligible for this program (whether enrolled in FEHB or not — the key is ELIGIBILITY).
- **Annuitants** - most Federal and U.S. Postal Service annuitants, retired members of the uniformed services, compensationers (individuals receiving compensation from the Department of Labor who are separated from the Federal service), surviving spouses of deceased Federal or Postal employees or annuitants who are receiving a Federal survivor annuity, and retired military reservists at the time they qualify for an annuity.
- **Current Spouses** - of employees and annuitants including surviving spouses and retired members of the uniformed services who are receiving a survivor annuity.

- **Adult children** - at least 18 years old including natural children, adopted children, and stepchildren of living employees and annuitants. Foster children are not eligible.
- **Parents, parents-in-law, and stepparents** - of living employees (those of annuitants are not eligible).

People who fall into one of these groups are eligible to apply for the insurance. Whether someone's application will be approved will depend on the results of the medical underwriting. Not everyone who applies for this insurance will be approved.

To find out more about the Federal Long Term Care Insurance program, visit the LTC Partner's Web site at <http://www.ltcfed.com>.

## ***Section 8 - Thrift Savings Plan (TSP) Your Financial Future***

<http://www.tsp.gov>

**TSP** is a retirement savings and investment plan for Federal employees. The purpose of TSP is to provide retirement income. It offers Federal civilian employees the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. **Employees covered under FERS or CSRS may make contribution elections to start, change, stop, or resume TSP contributions at any time.**

**FERS** employees receive an **automatic 1% Agency Contribution** and can contribute up to the IRS imposed dollar maximums. The Federal Government will **match contributions dollar for dollar for the first 3% and fifty cents for each dollar for the next 2%.** If you are a FERS employee who is eligible for agency contributions and you do not participate in TSP, the Federal Government will automatically contribute an amount equal to 1% of your base pay to a TSP account in your name. If you are under **CSRS**, you may invest up to the IRS imposed dollar maximums. The Federal Government does not match CSRS contributions or make any automatic contributions.

***Note: FERS employees are immediately vested in their own contributions (and earnings) and for the agency matching contributions (and earnings). However, they must have at least 3 years of creditable civilian service before they are vested for the automatic 1% agency contribution (and earnings).***

Temporary employees whose appointments are 1 year or less are not eligible to enroll.

As a TSP participant, you can invest a certain portion of your salary in any one or a combination of the following **five investment funds**:

- **G Fund (Government Securities Investment Fund)**
- **F Fund (Fixed Income Index Investment Fund)**
- **C Fund (Common Stock Index Investment Fund)**
- **I Fund (International Stock Index Investment Fund)**
- **S Fund (Small Capitalization Stock Index Investment Fund)**

**In addition, there are new Life Cycle Funds, called “L Funds” that are now available to all TSP participants as discussed on the following page!**

Employees may also choose one of the new L Funds. The L Funds are “**Life Cycle Funds**” that are invested according to a professionally determined mix of stocks, bonds, and securities. The L Funds are based on your time horizon (that is, when you expect to need the money in your account). Choose the L Fund that matches your time horizon.

- **L 2040 – 2035 and later**
- **L 2030 – 2025 through 2034**
- **L 2020 – 2015 through 2024**
- **L 2010 – 2008 through 2014**
- **L Income – Currently (or before 2008)**

Investment experts have combined the individual TSP funds (G, F, C, S, and I Funds) in percentages that are appropriate for each L Fund’s time horizon. L Funds farther time horizons (for example, L 2040) are focused on growth, and therefore are invested more aggressively, with higher percentages in foreign and domestic stocks (the C, S, and I Funds) and lower percentages in Government securities (the G Fund).

If you prefer to make your own investment decisions and manage your account, you can continue to invest directly in the G, F, C, S, and I Funds. But if you would like to have the benefit of professionally designed funds, which are automatically adjusted as you get closer to your time horizon, then the L Funds may be right for you.

To participate in TSP, you must complete a TSP-1. As a new or rehired employee, you may enroll in TSP at any time. Your contributions will go directly in the “G” Fund until your TSP-1 is received in the TSP Service office and an account is established for you. It takes approximately 1-2 pay periods for the account to open. Upon receiving your TSP-1, the TSP Service office will send you a welcome letter and provide you with your own personal identification number (PIN).

**Once you receive the welcome letter from the TSP Service office, you must complete a TSP-50, “Thrift Savings Plan Investment Allocation” form and allocate the way you would like your contributions distributed among the five different funds, or you may elect one of the L Funds.** The TSP-50 is mailed directly to the TSP Service office (the address is on the form). You can also make an allocation change online by visiting the TSP Web site at <http://www.tsp.gov>.

***Note: Only employees who are covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) can participate in TSP.***

**Catch-up Contributions** – Catch-up contributions are supplemental contributions available to TSP participants **who are age 50 or older**. Catch-up contributions are not subject to the Internal Revenue Service Code’s elective deferral limits.

Like regular employee contributions, catch-up contributions are made on a pre-tax basis. Catch-up contributions *are not eligible for matching contributions and there is no Agency Automatic (1%) Contribution* associated with catch-up contributions. Catch-up contributions are limited as follows:

| <b><u>YEAR</u></b> | <b><u>MAXIMUM<br/>CONTRIBUTION</u></b> |
|--------------------|--|
| 2003               | \$2,000                                |
| 2004               | \$3,000                                |
| 2005               | \$4,000                                |
| 2006               | \$5,000                                |

After 2006, this amount will be subject to increases to reflect inflation. To make catch-up contributions to TSP, you must complete a TSP-1-C, Catch-up Contribution Election form.

**Transfers from Other Retirement Plans** – TSP accepts transfers of eligible rollover distributions from qualified retirement plans. TSP participants who had tax-favored savings plans from previous employers are eligible to transfer those monies into TSP. All TSP participants who have an open account can transfer money into TSP. This includes participants who are separated from Federal service. However, a separated participant who is receiving monthly payments from his or her TSP account cannot transfer money into it. To initiate a transfer from a qualified retirement plan, you must complete form **TSP-60, Request for a Transfer into TSP**. You may obtain this form by going to the TSP Web site at <http://www.tsp.gov>.

For TSP purposes, an “eligible rollover distribution” consists entirely of before-tax money that is distributed from a “qualified” retirement plan.

Examples of eligible rollover distributions are:

- a lump sum distribution after terminating employment
- an age-based in-service withdrawal
- a final single payment after a series of monthly payments

- payments made to a spouse or former spouse under a qualified domestic relations order

TSP can accept a transfer or rollover from:

- a qualified retirement plan
- a conduit IRA

A participant in TSP can transfer or rollover all or any part of an eligible distribution. Any part of the distribution that you don't transfer or rollover into TSP will be taxed as ordinary income in the year it was received. If you are below age 59 ½ at the time of the distribution, you may also have to pay a 10 percent early withdrawal penalty tax on the amount that was not transferred or rolled over. There is also no limit on the number of transfers or rollovers a participant can make to TSP.

Money that is transferred or rolled over to TSP is allocated according to the participant's most recent contribution allocation on file. Once the money is deposited in the TSP, it becomes part of TSP employee contributions and will be subject to the same rules as all other employee contributions in the account.

Because the funds that are transferred or rolled over into TSP have never been taxed, they will be subject to taxation when the funds are eventually distributed to you. Money transferred or rolled over into TSP is not applied against the annual "elective deferral" limit dollar cap on contributions to TSP.

### Information for Reemployed Annuitants Regarding TSP

As a reemployed annuitant, you may make contributions to TSP regardless of the type of appointment you hold. **Exception: You would not be eligible to participate in the TSP Program if you are hired on an intermittent basis or if you have a waiver of the offset of pay.**

As a reemployed annuitant, if you have elected to transfer to FERS, the following applies:

You are immediately eligible to receive agency contributions and you may make TSP contributions at any time. The Agency Automatic (1%) Contribution will begin the pay period that the transfer to FERS becomes effective. If you are making employee contributions when the transfer to FERS becomes effective, the Agency Matching Contributions will also begin the pay period that the transfer becomes effective.

You will receive an automatic 1% Agency Contribution and you can begin contributing up to 15% of your basic pay and will receive matching government contributions up to 5%. As of 2006, the limit on how much you can contribute to TSP will be abolished. However, this does not change the IRS imposed dollar maximums.

If you elect not to participate in TSP, the Federal Government will automatically contribute an amount equal to 1% of your base pay to a TSP account in your name. Your contribution amount is based on your basic pay before the salary offset.

If you **did not elect FERS coverage** and remain under **CSRS**, you may invest up to 10% of your basic pay. The Federal Government does not match your contributions or make any automatic contributions.

As a reemployed annuitant, if you had begun withdrawal of funds from TSP, or had given your intent to withdraw funds, the withdrawal will continue when you are reemployed. As long as you are working, there is no requirement to start withdrawal of funds by the IRS deadline, which is the year following 70 ½ years of age.

To find out more about the TSP Program, talk with your local Human Resources office or visit the TSP Web site at <http://www.tsp.gov>.



## ***Section 9 - Benefits and Entitlements of the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994***

Have you ever wondered what will happen to your Federal benefits if your Reserve or Guard unit is called to active duty?

**USERRA** enacted in October 1994 (and significantly updated in 1996 and 1998), provides reemployment protection and other benefits for veterans and employees who perform military service.

### ***Am I eligible for protection under USERRA?***

Service in the “uniformed services” means the performance of duty on a voluntary or involuntary basis in a uniformed service including:

- Active duty (Including Reserve and Guard members who have been called up)
- Active duty for training
- Initial active duty for training
- Inactive duty training
- Full-time National Guard duty
- Absence from work for an examination to determine a person's fitness for any of the above types of duty
- Funeral honors duty performed by National Guard or reserve members

Under USERRA, if a military member leaves his or her civilian job for service in the uniformed services, he or she may be entitled to the following benefits:

### ***Health Benefits:***

If you are an employee covered by the Federal Employees Health Benefits (FEHB) Program who is placed in a Leave Without Pay (LWOP), you can continue your health benefits enrollment for a total of **24 months if you are called to active duty in support of a contingency operation.** (Prior to USERRA, this coverage terminated after 365 days).

Normally, if you elect to continue your FEHB coverage, you are responsible for paying your share of the premium or you can elect to incur a debt rather than pay on a current basis for the first 12 months of this continued enrollment. However, you will be responsible for 102% of the health insurance premium for the remaining **6 months** of coverage, thus paying both the employee and employer share of the health premium, plus a 2 percent administrative fee. **However, the Department of Veterans Affairs has agreed to pay your FEHB premiums for a total of 18 months if you are called to active duty in support of a contingency operation.**

Upon entering a LWOP status, you may elect, in writing, to terminate your FEHB coverage and upon restoration, reenroll prospectively.

### **Life Insurance:**

If you are covered by the Federal Employees' Group Life Insurance (FEGLI) and are placed in a LWOP status or are separated to perform military service, you will continue to be covered under the basic and all forms of optional coverage for up to 12 months of free coverage. After 12 months, the coverage is terminated and you will have a **31-day temporary extension of coverage and may convert to a nongroup policy.**

Your servicing Human Resources office must give you notice of the loss of group coverage and the right to convert whenever your insurance terminates under conditions that allow you to convert to an individual policy. The form used for this purpose is the SF-2819, Notice of Conversion Privilege.

### **Retirement:**

All uniformed service performed for the United States is generally creditable for civil service retirement. USERRA also makes full-time National Guard duty creditable for retirement purposes if it interrupts creditable civilian service and is followed by restoration after August 1, 1990.

To get credit for their uniformed service after August 1, 1990, employees are required to pay to the retirement fund 3 percent toward the Federal Employees Retirement System (FERS) or 7 percent toward the Civil Service Retirement System (CSRS) of the military basic pay received, or, if less, the amount of civilian retirement deductions which would have been withheld had the individual not entered military service. Interest is added under certain circumstances.

### **Thrift Savings Plan (TSP):**

Under USERRA, employees returning from military service who exercise restoration rights may:

- Make-up contributions to TSP that were missed because of military service.
- If you were not vested when you separated from civilian service, and the agency automatic contribution (1%) and associated earnings were removed from your TSP account, you are entitled to have these funds restored to your TSP account.

VA must provide you two times the length of your military service to make up the contributions. You will be allowed to contribute the maximum amount that you would have been allowed to contribute, subject to statutory maximums. All TSP contributions must be through payroll deduction.

If you are interested in making retroactive contributions, you must contact your servicing Human Resources office for assistance. For more information, see TSP Fact Sheet, OC 95-5, “*TSP Benefits That Apply to Members of the Military Who Return to Federal Service*,” by going to the Web site: <http://www.tsp.gov/forms/oc95-5.pdf>.



## ***Section 10 - Reemployed Annuitants***

<http://www.opm.gov/asd/hod/pdf/C100.pdf>

Once you retire from the Federal Government and subsequently become reemployed by the Federal Government, you are in a different category as an employee. **If your annuity continues** during reemployment you are considered to be a reemployed annuitant. **If your annuity terminates** upon reemployment you cease to be a retiree. When you are reemployed by the Government, the effect on your annuity payments depends on the basis for the original retirement and, in some cases, the type of appointment in which you are reemployed.

If you have questions regarding how your reemployment will affect your annuity, you should contact your local Human Resources office for more information.

### **Reemployed Annuitant - Civil Service Retirement System (CSRS)**

Under CSRS, if you retire on an optional retirement (meeting age and service with no reduction) or a voluntary early retirement (VERA), your annuity will continue during reemployment. Also, if you retired on a Discontinued Service Retirement (DSR) and are reemployed in a temporary or term appointment, your annuity will continue. **If your annuity continues**, your salary will be offset by the allocable amount of your annuity unless you have a waiver of the offset. The Department of Veterans Affairs will notify the Office of Personnel Management (OPM) of your employment.

As a reemployed annuitant under CSRS or CSRS-Offset, you are given the option of electing to contribute to your retirement system. Keep in mind that election of retirement deductions is irrevocable. **Note: Retirement deductions may be withheld from your pay, irrespective of the nature of the appointment (that is, temporary or permanent), so long as your appointment is not intermittent.** Exception: If you have received a waiver of the offset of your pay, you are not eligible to contribute to the retirement system and block 30 on your SF-50, Notification of Personnel Action, will reflect “2” (FICA).

Under CSRS, those employees who do not have the waiver of the offset of pay and do not elect to contribute to the retirement system, block 30 of your SF-50, Notification of Personnel Action, will reflect a “4” (None), which means you are not contributing to your retirement fund. If you are a **CSRS-Offset** employee and do not elect to contribute to your retirement system, you will pay Social Security and your retirement code will be “2” indicating coverage under “FICA” only.

As a reemployed annuitant, you are eligible to transfer to the Federal Employees Retirement System (FERS) if you are reemployed after a break in service of more than 3 days. If you elect to transfer to FERS, you must do so within **6 months of your reemployment**. Contact your local Human Resources office for the necessary form to elect FERS coverage. The FERS Transfer Handbook (RI-90-3) has information about transferring to FERS and can be accessed online at <http://www.opm.gov/retire/html/library/fers.html>.

### **Reemployed Annuitant - Federal Employees Retirement System (FERS)**

Under FERS, deductions will be withheld from your pay while you are reemployed, even if you're still receiving annuity benefits (unless your appointment is intermittent). **FERS retirement deductions are mandatory**. Retirement deductions are withheld from your pay even if your reemployment is under a temporary appointment.

***Note: If you have received a waiver of the offset of your pay, you are not eligible to contribute to the retirement system, and block 30 on your SF-50, Notification of Personnel Action, will reflect "2" (FICA).***

Reemployment may increase your retirement and death benefits. If you work on a full-time continuous basis for at least **1 year** (or part-time equivalent) you may be entitled to a supplemental annuity. A **supplemental annuity** means that an annuity will be added to your present annuity.

If you work full-time for at **least 5 years** (or part-time equivalent) you may elect a **redetermined annuity**. A redetermined annuity is one that is recalculated and takes the place of your current annuity. Intermittent service cannot be used in establishing eligibility for a supplemental or redetermined annuity; however, it can be used in the computation of a redetermined annuity, if applicable.

A new retirement application must be submitted at the time of your separation if you qualify for a supplemental or redetermined annuity computation. Your separation action will be either a resignation or termination (if your appointment ends).

If you wish to find out more information regarding supplemental and/or redetermined annuities, contact your local Human Resources office.

## ***Section 11 - Leave***

Federal employees are entitled to generous leave benefits that provide time off from work for personal, family, and medical needs. Federal leave policies can work together to help employees manage their work and family responsibilities.

### **Annual Leave:**

Full Time Title 5 employees initially earn 13 days per year and can earn up to 26 days per year with longevity in the Federal Government. Full-time nurses, nurse anesthetists, physician assistants, and expanded-function dental auxiliaries earn 26 days per year. Physicians, dentists, podiatrists, optometrists, and chiropractors receive 30 days each year. Unused annual leave may be carried over into the next leave year with maximum limitations of 240 hours for Title 5, 685 hours for nurses (et al), and 120 days for physicians (et al). Annual leave is designed to give you vacation periods for rest and relaxation and to provide time off for your personal business or family needs. Your annual leave must be scheduled and approved in advance.

### **Sick Leave:**

Full-time Title 5 employees, nurses, nurse anesthetists, physician assistants, and expanded-function dental auxiliaries earn 4 hours of sick leave every 2 weeks or 104 hours (13 days) a year. Physicians, dentists, podiatrists, optometrists, and chiropractors receive 15 calendar days of sick leave per year. There is no limit on the amount of sick leave you can accumulate during your Federal career. In addition to your personal needs, you may use a limited amount of sick leave for family care and bereavement purposes. An unlimited amount of your accrued sick leave may be used in connection with the adoption of a child.

### **Bone Marrow or Organ Donor Leave:**

As a Federal employee, you are entitled to use up to 7 days of paid leave each calendar year to serve as a bone marrow donor. A Title 5 employee also may use up to 30 days of paid leave each calendar year to serve as an organ donor. Leave for bone marrow and organ donation is a separate category of leave that may be used in addition to annual and sick leave.

### **Leave Sharing:**

If you have a personal or family medical emergency and have exhausted your own available paid leave, the **Leave Transfer Program** allows other Federal employees to donate annual leave to you. There is no limit on the amount of donated annual leave you may receive from leave donor(s); however, any unused donated leave must be returned to the leave donor(s) when the medical emergency ends.

### **Family and Medical Leave (FMLA):**

Federal employees are entitled to a total of 12 weeks of unpaid leave during any 12 month period for the birth of a child and care of a newborn; the placement of a child with the employee for adoption or foster care; the care of a spouse, son, daughter, or parent with a serious health condition; or the employee's own serious health condition that makes him/her unable to perform the duties of their position.

### **Military Leave:**

A Federal employee who is a member of the National Guard or Reserves is entitled to 15 days (120 hours) of paid military leave each fiscal year for active duty, active duty training, or inactive duty training. Employees on military leave receive their full civilian salary, as well as military pay. Reservists or National Guard members who perform emergency military duty as ordered by the President or a state governor in support of authorities in the protection of life and property are eligible for an additional 22 workdays of military leave.

### **Court Leave:**

An employee is entitled to paid time off without charge to leave for service as a juror or witness. If you are scheduled to work nights or weeks and called to jury duty, your work schedule may be adjusted to avoid undue hardship while meeting your civic obligations as a jurist or witness. You may also retain monies paid to you in the nature of expenses (e.g. transportation).

Upon return from such leave, an employee must be returned to the same position or to an equivalent position with equivalent benefits, pay, status, and other terms and conditions of employment.

### **Sick Leave for Family Care or Bereavement Purposes:**

Most covered Federal employees may use up to 104 hours (13 days) of sick leave each leave year to care for a family member or to arrange for or attend the funeral of a family member. Full-time employees may use 40 hours (5 days) of sick leave for these purposes without regard to their current sick leave balance. An additional 64 hours (8 days) may be used if the employee maintains a balance of at least 80 hours of sick leave in his or her sick leave account.

## ***Section 12 - Hours of Duty***

### **TYPES OF WORK SCHEDULES:**

- **Full-Time** – employees must account for 80 hours in a biweekly period. The 80 hours may be comprised of actual hours worked and leave used.
- **Part-Time** – employees work fewer than 40 hours for fewer than 5 work days or fewer than 80 hours in fewer than 10 workdays.
- **Traditional Schedule** – a fixed work schedule consisting of five 8 ½-hour days (usually Monday through Friday) with the same start and stop times every day.

**ALTERNATIVE WORK SCHEDULE (AWS)** – a work schedule that is other than the traditional schedule (8 hours per day/40 hours per week with fixed starting and quitting times) which consists of either a flexible work schedule or a compressed work schedule. VA alternative work schedule policy provides three types of flexible work schedules and compressed work schedules. All Department employees, except Executive Schedule employees, purchase and hire employees, nurses on the Baylor Plan, and certain trainees are eligible to participate in the AWS programs. Veterans Health Administration (VHA) physicians, dentists, podiatrists and optometrists are only eligible to participate in compressed schedule programs. There is no regulatory authority for these employees to work flexible work schedules.

**FLEXIBLE WORK SCHEDULE (FWS)** – a system of work scheduling that splits the workday into two distinct kinds of time: a core time band and a flexible time band. FWS allows employees to establish their own schedule within the limits set by the supervisors. Under certain conditions, employees on FWS may elect to work hours in excess of their basic work requirement in order to vary the length of a work day or work week. These excess hours are known as credit hours. Limitations apply to the number of credit hours that can be earned and maintained by an employee.

### **TYPES OF FWS:**

- **Flexitour Schedule** – Employee is required to work 8 hours per day, 40 hours a week, and 80 hours a pay period within the flexible time band. The employee continues to adhere to the selected tour of duty. For example, an employee may elect to work from 8 a.m. to 4:30 p.m. as a flexitour of duty or from 6 a.m. to 2:30 p.m.
- **Gliding Schedule** – Employee is required to work 8 hours per day, 40 hours a week, and 80 hours a pay period within the flexible time band. Employees

working a gliding work schedule may vary their arrival and departure time each day. For example, employees may arrive anytime between 6:00 a.m. and 9:00 a.m. and depart 8 ½ hours after their arrival time. However, an employee's arrival and departure times must fall within the flexible time band established by the supervisor.

- **Modified Flexitour Schedule** – Employee is required to work 8 hours per day, 40 hours a week, and 80 hours a pay period within the flexible time band. However, the employee has flexibility up to 15 minutes on either side of the selected arrival and departure time. An employee who has an 8 a.m. to 4:30 p.m. tour of duty may arrive as early as 7:45 a.m. and depart at 4:15 p.m.

#### **COMPRESSED WORK SCHEDULE (CWS):**

- In the case of a full-time employee, an 80-hour biweekly basic work requirement that is scheduled for less than 10 workdays; and
- In the case of a part-time employee, a biweekly basic work requirement of less than 80 hours that is scheduled for less than 10 workdays and that may require the employee to work more than 8 hours in a day.

#### **TYPES OF CWS:**

- **4-10** – Employees work 10 hours a day, 4 days a week. Daily, weekly, and biweekly basic work requirements apply.
- **5-4/9** – Employees work 9 hours for 8 workdays and 8 hours for 1 workday during a biweekly pay period, and receive 1 day off biweekly; all basic requirements apply. This is the most common form of CWS.
- **Other** – Employees may be on a variation of the above schedules, provided the schedule they adopt is a regular fixed schedule.

**Core Hours** – Core hours are those hours and days when a full-time employee on a flexible work schedule must be present for work (exclusive of a lunch break), or in an appropriate leave status.

**Flexible Hours** – Flexible hours are those hours of the workday in which the employee has the option to request approval for arrival and departure. An employee's work hours may begin as early as 6:00 a.m. or may end as late as 6:00 p.m.

**CREDIT HOURS** – Hours within one of the flexible schedules (flexitour, gliding tour, or modified flexitour) that an employee elects to work in excess of the basic work requirement so as to vary the length of another workday or workweek, providing work is available to accomplish. The accumulation and use of credit hours must be approved in advance by the employee's supervisor. Credit hours may not be earned by employees on compressed work schedules since by definition a compressed work schedule is a fixed schedule. In addition, credit hours may not be earned by SES members or for any Government-related training that is scheduled and required by the agency.

- **Credit Hour Bands** – Credit hours may be earned only during those hours that are adjacent to an employee's scheduled tour of duty.
- **Maximum Amount of Credit Hours Permitted To Earn** – There is no limit on the number of credit hours that may be earned in a pay period. However, the law limits the number of credit hours an employee may carryover from one pay period to the next pay period.
- **Credit Hours Carryover Rate** – Full-time employees may carryover a maximum of 24 credit hours from one biweekly pay period to the succeeding biweekly pay period. Part-time employees may carryover credit hours equal to one-quarter of the hours in their biweekly basic work requirement. For example, if a part-time employee has a 60-hour per pay period basic work requirement, the employee could carryover no more than 15 credit hours from pay period to pay period. Credit hours in excess of the maximum carryover rate will be automatically forfeited.
- **Use of Credit Hours** – Accumulated credit hours may be used on the same day; for another workday or workweek; or during another biweekly pay period. Credit hours may be used in quarter hour increments. An employee may not use credit hours in advance of earning them, and a supervisor must approve the use of credit hours in advance.

**PAID HOLIDAYS** – The Federal Government observes 10 holidays annually. If a holiday falls on a Saturday, the proceeding Friday is used. If a holiday falls on a Sunday, the following Monday is used. Most employees receive holiday pay equal to their regular pay for each holiday. The holidays are as follows:

- New Year's Day - January 1
- Martin Luther King, Jr.'s Birthday - 3rd Monday in January
- Washington's Birthday - 3rd Monday in February
- Memorial Day - last Monday in May
- Independence Day - July 4
- Labor Day - 1st Monday in September
- Columbus Day - 2nd Monday in October
- Veterans Day - November 11
- Thanksgiving Day - 4th Thursday in November
- Christmas - 25<sup>th</sup> of December

## ***Section 13 - Employee Assistance Program (EAP)***

**EAP** is a voluntary program that offers assessment, referral, and short-term counseling services to VA employees and their immediate family members who could benefit from assistance in dealing with personal issues. It is intended to help employees who have personal and/or work related problems that affect their work performance or conduct. The goal of EAP is to restore employees to full productivity. EAP provides free, confidential short term counseling to identify the employee's problem and, when appropriate, make a referral to an outside organization, facility, or program that can assist the employee in resolving his or her problem. It is the employee's responsibility to follow through with this referral, and it is also the employee's responsibility to make the necessary financial arrangements for such services.

EAP is available for employees who have alcohol and/or drug problems and are seeking rehabilitation and the opportunity to become fully productive members of the workforce. Managers and supervisors are urged to become familiar with EAP and to make referrals and/or recommend to employees that they seek help through EAP. Participation in EAP is voluntary and, ultimately, it is the employee's decision to participate.

In addition to substance abuse problems, EAP provides comprehensive counseling and referral services to help employees achieve a balance between their work and family and other personal responsibilities. Job effectiveness can be adversely affected when employees are faced with mental or emotional problems, family responsibilities, financial or legal difficulties, or dependent care needs. EAP can be extremely important in the prevention of, and intervention in, workplace violence incidents; the delivery of critical incident; stress debriefings; and providing assistance to employees during department restructuring.

The VA Employee Assistance Program provides free, confidential and comprehensive short-term counseling for employees and their immediate family members in such areas as:

### **Physical Health**

Preventive Screening  
Smoking Cessation  
Physical Fitness  
Worksite Violence

### **Mental Health**

Drug and Alcohol Abuse  
Domestic Violence  
Stress Management  
Depression

To locate your EAP representative, contact your local Human Resources office for assistance.



## ***Section 14 - Child Care Subsidy Program***

<http://vaww.va.gov/vachildcare/Index.htm>

**The VA Child Care Subsidy Program** is a comprehensive child care tuition assistance program that is available to eligible VA employees. The purpose of the program is to assist lower income employees in offsetting the high cost of child care. To be eligible for this program, a VA employee must work full-time or part-time and have a combined family total income of less than \$60,000. Children must be age 13 or younger; however, children with disabilities are accepted through the age of 18. Provider coverage includes center-based care, home care, and before/after school care. The following chart shows the percentages of the total child care costs VA will pay based on total family income for calendar year 2004.

### **Child Care Subsidy Program**

| <b>* Total Family Income</b> | <b>VA Will Pay This Percentage of Child Care Costs</b> |
|------------------------------|--|
| \$60,000 and Over            | 0  |
| \$50,000 - \$59,999          | 25   |
| \$35,000 - \$49,999          | 30   |
| \$25,000 - \$34,999          | 40   |
| \$24,999 and Under           | 45   |

Example: Based on the income thresholds in the chart above, if a family's total income is \$39,000, and total child care costs are \$6,500, VA will pay 30% (\$1,950) and the family will pay the balance (\$4,550).

\*Figures subject to change. Consult your local Human Resources office for updates or visit the Worklife and Benefits Service's Web site at <http://vaww.va.gov/vachildcare/Index.htm> or <http://www.va.gov/vachildcare>.



## ***Section 15 - Telework***

<http://vaww1.va.gov/ohrm/Telework/HomeTelecommuting.htm>

**Telework** (also known as flexiplace, telecommuting, work-at-home) is an innovative management tool that provides employees with the opportunity to perform their duties at alternative worksites. Telework offers an alternative to the traditional work environment. It allows an employee to work at his/her home, a community-based telecenter, or a mobile/virtual or office setting as provided in Section 359 of Public Law 106-346 (October 2000), Legislative Mandate on Telework, which requires Federal agencies to make concerted efforts to increase employee participation in telecommuting.

Telework is the wave of the future, whether an employee is performing telework at home or at a work location other than a traditional office. Using such readily available flexibilities as management tools is critical to addressing the Federal Government's human capital challenge. In the Office of Personnel Management's (OPM) 2003 report to Congress on the status of telework in the Federal Government, the Director of OPM described telework as "an invaluable management tool which not only allows employees greater flexibility to balance their personal and professional duties, but also allows both management and employees to cope with uncertainties of potential disruptions in the workplace, including terrorist threats." Using the flexibility of telework to work in a home office or telework center, when it is effective to do so, is clearly the wave of the future. The ability to telework is and will continue to be very important in times of emergency situations.

Telework offers an alternative to the traditional work environment that yields significant benefits to VA employees:

- Employees who telework are often more productive.
- Supervisors experience improved employee commitment.
- Reduces employee stress levels, which contributes to better health.
- Targets labor markets such as handicapped individuals or individuals who are mobility-limited.
- It also enhances the recruitment and retention of highly skilled employees, especially targeting youth that are entering today's workforce.

While telework is not an employee right or benefit, it is a voluntary work arrangement that may be terminated by the employee or supervisor at any time with notice.



## ***Section 16 - Important Web Addresses***

**OPM Benefit Forms - <http://www.opm.gov/forms/index.asp>**

**Thrift Saving Plan (TSP) Forms - <http://www.tsp.gov/forms/index.html>**

**Employee Express (EEX) - <http://www.employeeexpress.gov>**

**Federal Employees' Group Life Insurance (FEGLI) - <http://www.opm.gov/insure/life>**

**Federal Employees Health Benefits (FEHB) - <http://www.opm.gov/insure/health>**

**Life Event Packages - <http://vaww.lep.va.gov>**

**Office of Personnel Management (OPM) - <http://www.opm.gov>**

**Retirement Information – <http://www.opm.gov/retire>**

**Social Security Administration (SSA) - <http://www.ssa.gov>**

**Federal Long Term Care Insurance (FLTIC) Program - <http://www.ltcfeds.com>**

**Flexible Spending Accounts (FSA) - <http://www.fsafeds.com/fsafeds>**

**Thrift Savings Plan (TSP) - <http://www.tsp.gov>**

**VA Benefits Home Page - <http://vaww.va.gov/ohrm/Benefits/Benefits.htm>**



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